Weiland Account Analysis™
Comprehensive Account Analysis for Evaluating and Billing
Commercial Demand Deposit Accounts

Billing commercial accounts is a complex task that requires careful analysis and tracking. Weiland Account Analysis from Fiserv streamlines commercial account analysis and billing – providing the thoroughness and flexibility you require to meet the needs of your commercial customers or members and to ensure the profitability of those relationships.

Weiland Account Analysis is an advanced commercial billing tool for banks, credit unions and correspondent service providers of all asset sizes and business models – helping you increase profits and support your institution’s growth strategy. This flexible, customizable solution enables you to capture every billing point without limit, present customers or members with meaningful, graphical statements that enhance your brand, and automate input from any third-party system.

**Powerful Capabilities**

Built on decades of input from the world’s leading financial institutions, the comprehensive Weiland Account Analysis solution facilitates the evaluation and billing of commercial demand deposit accounts. The solution’s full-featured billing engine carefully tracks and presents balances on deposit and earnings allowances, as well as all volume, price and service details for full-strength cash management income.

Weiland Account Analysis handles the needs of the most advanced, commercially focused institutions, supporting complex billing strategies and an unlimited number of accounts, classes, codes and services. The system is Dodd-Frank ready, allowing you to compensate accounts with earnings credits, hard interest or a mixture of the two, also known as hybrid compensation.

With the ease of Web-based account modeling, exception management, custom reporting and statement archiving, you gain anywhere, anytime analysis functionality. You’ll also improve efficiency and reduce manual data entry using advanced automation features, including a data import tool that translates files into your account and service codes.

**Flexible Options**

Weiland Account Analysis is designed to work the way you do – integrating with any account processing system, accepting third-party file formats and making information as easy to access as it is to input. It offers customizable online reports to help capture lost revenue, analyze relationship profitability and identify new business opportunities, as well as user-designed graphical statements allowing you to easily show accountholders the value your organization provides. Available as an in-house or hosted solution, this flexible solution offers optional modules that let you add functionality when you need it.
Profitability Focus

Weiland Account Analysis is like a profit center for your financial institution – increasing treasury service revenue while reducing expenses. The system bills accounts at a granular level to capture every income opportunity and expertly controls every exception, waiver and discount to eliminate lost revenue. It also lets you fine-tune every aspect of your relationship analysis to ensure optimal fee income growth.

Service Advantages

Your organization will enjoy a smooth implementation of Weiland Account Analysis with the help of our proven implementation process, led by highly experienced teams of financial industry specialists. Fiserv also offers effective, hands-on training delivered pre- and post-installation.

Once live, you’ll receive around-the-clock access to support through our Knowledge Center, self-service website and help desk resolution center. These flexible options bring together the specialists, tools and technology that demonstrate the Fiserv commitment to service. You can also offer product input by collaborating with Fiserv throughout the design process – brainstorming and validating system features to ensure ease-of-use and ease-of-learning.

Optional Capabilities

The robust Weiland Account Analysis solution is complemented by a variety of optional modules that enhance the system’s functionality.

Extended Reporting

An interactive window into your analysis operations and customer/member relationships, Weiland Account Analysis: Extended Reporting meets the needs of staff ranging from sales to the CEO. Generate and share customizable reports online, drill down into data for deeper, detailed views, zoom out for summary level information, and expand, collapse, sort, search and refine data easily. Navigate your data with custom or standard reports, including account exception, performance and current period operational views.

Statement Modeling

Help your sales staff win new business by presenting prospects with personalized, pro-forma statements that illustrate the value of working with your institution. Using service and balance information your prospects provide, salespeople can create sample statements that depict what it will be like to work with your organization. You can also propose new pricing to existing accountholders or prepare them for price or rate changes. Weiland Account Analysis: Statement Modeling is also available as a stand-alone service.
Exception Handling
Weiland Account Analysis: Exception Handling guides staff through exception request, approval and implementation using a customizable, step-by-step process. You can eliminate errant exceptions by asserting total control over waivers, exceptions and special pricing, ending revenue leakage. Managed online, Exception Handling streamlines exception handling by eliminating phone calls, emails and paperwork.

Event Notifications
Weiland Account Analysis: Event Notifications provides early detection warnings and notifications about user-defined events within your analysis as those events happen, so problems are resolved before causing an impact. Event Notifications can send emails when a standard price has changed, a waiver is about to expire or account fees deviate from a specified tolerance. It can also send notifications when: accounts use a new service for the first time; preliminary statements are ready for review; the analysis cycle has closed or accounts will be charged. Custom notification types, subscriptions and delivery methods make Event Notifications extremely flexible.

Repricing Analysis
Create multiple enterprise-wide pricing scenarios, assess and compare their impact, then promote the best scenario into production using Weiland Account Analysis: Repricing Analysis. This optional feature allows you to forecast the impact of price and processing changes, so you can make informed decisions without altering live data. Impact reports detail how each scenario would affect your institution and your customers or members, helping you make appropriate price, rate and processing changes. The online process speeds and coordinates scenario creation, assessment and promotion.

Dynamic Messaging
Integrate customer/member data into your statement marketing messages, using Weiland Account Analysis: Dynamic Messaging to create personalized, targeted campaigns that increase relevance, read rates and response. You can filter accounts by virtually any mix of variables, match accountholders with appropriate product recommendations, and incorporate their data into the message for personalized marketing that resonates. Dynamic Messaging also helps you create cross-sell target lists for calling officers.

Outsource Express
Convert outsourced correspondent services into your own private-labeled services with Weiland Account Analysis: Outsource Express. By translating and passing through upstream bills, Outsource Express eliminates manual data entry and helps you leverage the power of your outsourced services investment. It automatically applies your service descriptions and profit margins to upstream services so you can fine-tune pricing, bill for more granular services and
pass on greater detail to customers or members. Outsource Express is designed for financial institutions that outsource commercial account services to another institution, such as lockbox and controlled disbursements, and can translate any file format, including 822s.

**Electronic Analysis**

Weiland Account Analysis: Electronic Analysis produces ANSI X12 822 and TWIST BSB (Bank Services Billing) electronic files for paperless transmission of account analysis statements to your most important accountholders. This feature provides U.S. companies with 822s and foreign companies with BSBs that include tax and currency information. You can opt to attach AFP (Association for Financial Professionals) codes, eliminate paper statement expenses or charge an additional fee for paper or electronic statements. This feature is also available as a stand-alone service.

**Key Benefits**

- Streamlines commercial account analysis and billing processes
- Improves efficiency by eliminating manual data entry, thanks to advanced automation features and integration with third-party solutions
- Offers the flexibility to customize reports, use the account compensation method of your choice, and support unlimited accounts, classes, codes and services
- Increases profitability by capturing income opportunities and reducing lost revenue
- Adds convenience and productivity by enabling anytime, anywhere access to Web-based functionality
- Facilitates new business development with optional statement modeling capabilities
- Reduces revenue leakage through an optional exception handling feature
- Optimizes account pricing decisions with an optional feature for assessing the impact of various pricing scenarios
- Enhances reporting and decision-making through a dynamic, optional module that delivers advanced reporting capabilities
- Provides optional early warning detection of events you define, enabling you to take action proactively
- Improves marketing effectiveness and ROI through optional support for personalized, targeted statement marketing messages

**Connect With Us**

For more information about Weiland Account Analysis, call 800-872-7882, email getsolutions@fiserv.com, or visit www.fiserv.com.

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